

<i>SERFF Tracking Number:</i>	<i>ALZM-126885098</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>47331</i>
<i>Company Tracking Number:</i>	<i>2011 GRP PREM WAV</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>2011 GRP PREM WAV</i>		
<i>Project Name/Number:</i>	<i>2011 GRP PREM WAV/</i>		

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: 2011 GRP PREM WAV

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: ALZM-126885098 State: Arkansas

SERFF Status: Closed-Approved-  
Closed

Co Tr Num: 2011 GRP PREM WAV State Status: Approved-Closed

Authors: Chip Jamison, Lindsey  
Pederson, Julie Maendel, Peng  
How, Peng How

Date Submitted: 11/16/2010

Reviewer(s): Rosalind Minor

Disposition Date: 11/24/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: 01/01/2011

State Filing Description:

Implementation Date:

## General Information

Project Name: 2011 GRP PREM WAV

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/24/2010

Deemer Date:

Submitted By: Lindsey Pederson

PPACA: Not PPACA-Related

Filing Description:

November 8, 2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 11/24/2010

Created By: Julie Maendel

Corresponding Filing Tracking Number:

Re: Allianz Life Insurance Company of North America / NAIC # 90611 / FEIN #41-1366075

Group Health Filing – PPACA-CERT

<i>SERFF Tracking Number:</i>	<i>ALZM-126885098</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>47331</i>
<i>Company Tracking Number:</i>	<i>2011 GRP PREM WAV</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>2011 GRP PREM WAV</i>		
<i>Project Name/Number:</i>	<i>2011 GRP PREM WAV/</i>		

This letter serves to notify you of our intent to issue amendment PPACA-CERT to certain group certificate holders in your state. This amendment will amend a closed block of various health insurance policies, including Medicare supplemental, major medical, and hospital income policies. The purpose of the amendment is to waive 2011 premiums on these certificates while fully retaining all benefits of these forms. We will not attempt to recoup any waived premium.

The total amount of premium to be waived in all states is around \$1 million in 2011, which would not materially impact the financial stability of the company.

The amendment to the group policy has been filed in the states in which the group is situated. We currently plan to implement this amendment effective January 1, 2011.

If you would like to see this form or if you have any questions, or if you need additional information to complete your review, please call me at 612.397.4164, send a fax to me at 612.692.4164, or send a note electronically to me at [dthoen@deloitte.com](mailto:dthoen@deloitte.com).

Sincerely,

David O. Thoen, FSA, MAAA

## Company and Contact

### Filing Contact Information

Julie Maendel,	<a href="mailto:jmaendel@deloitte.com">jmaendel@deloitte.com</a>
400 One Financial Plaza	612-397-4602 [Phone]
120 South Sixth Street	612-692-4602 [FAX]
Minneapolis, MN 55402-1844	

### Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type:
Minneapolis, MN 55416	Group Name:	State ID Number:
(763) 765-6500 ext. [Phone]	FEIN Number: 41-1366075	

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SERFF Tracking Number: ALZM-126885098 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47331  
Company Tracking Number: 2011 GRP PREM WAV  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: 2011 GRP PREM WAV  
Project Name/Number: 2011 GRP PREM WAV/

## Filing Fees

Fee Required? Yes  
Fee Amount: \$125.00  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$125.00	11/16/2010	41963766

SERFF Tracking Number:	ALZM-126885098	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	47331
Company Tracking Number:	2011 GRP PREM WAV		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	2011 GRP PREM WAV		
Project Name/Number:	2011 GRP PREM WAV/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/24/2010	11/24/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	11/23/2010	11/23/2010	Julie Maendel	11/23/2010	11/23/2010

<i>SERFF Tracking Number:</i>	<i>ALZM-126885098</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2011 GRP PREM WAV</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>2011 GRP PREM WAV</i>		
<i>Project Name/Number:</i>	<i>2011 GRP PREM WAV/</i>		

## Disposition

Disposition Date: 11/24/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALZM-126885098 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47331

Company Tracking Number: 2011 GRP PREM WAV

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: 2011 GRP PREM WAV

Project Name/Number: 2011 GRP PREM WAV/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Supporting Document	Policy and Certificate Holder Informational Letter	Approved-Closed	Yes

*SERFF Tracking Number:* ALZM-126885098 *State:* Arkansas  
*Filing Company:* Allianz Life Insurance Company of North America *State Tracking Number:* 47331  
*Company Tracking Number:* 2011 GRP PREM WAV  
*TOI:* H21 Health - Other *Sub-TOI:* H21.000 Health - Other  
*Product Name:* 2011 GRP PREM WAV  
*Project Name/Number:* 2011 GRP PREM WAV/

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/23/2010  
Submitted Date 11/23/2010  
Respond By Date 12/23/2010

Dear Julie Maendel,

This will acknowledge receipt of the captioned filing.

Objection 1

- Cover Letter (Supporting Document)

Comment:

How will the policyholder be informed of this waiver of premium? Please provide the Department with a sample of the letter/notification form.

Thank you.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: ALZM-126885098 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47331  
Company Tracking Number: 2011 GRP PREM WAV  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: 2011 GRP PREM WAV  
Project Name/Number: 2011 GRP PREM WAV/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/23/2010  
Submitted Date 11/23/2010

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: I have attached a copy of the letter that will go out to the policy holders informing them of the Premium Waiver. It is attached under the Supporting Documentation tab.

### Related Objection 1

Applies To:

- Cover Letter (Supporting Document)

Comment:

How will the policyholder be informed of this waiver of premium? Please provide the Department with a sample of the letter/notification form.

Thank you.

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Policy and Certificate Holder Informational Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks,

Sincerely,

Chip Jamison, Julie Maendel, Lindsey Pederson, Peng How, Peng How



SERFF Tracking Number: ALZM-126885098 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47331  
Company Tracking Number: 2011 GRP PREM WAV  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: 2011 GRP PREM WAV  
Project Name/Number: 2011 GRP PREM WAV/

**Post Submission Update Request Processed On 11/22/2010**

**Status:** Allowed  
**Created By:** Julie Maendel  
**Processed By:** Rosalind Minor  
**Comments:**

**General Information:**

Field Name	Requested Change	Prior Value
Status of Filing in Domicile	Pending	Not Filed

SERFF Tracking Number:	ALZM-126885098	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	47331
Company Tracking Number:	2011 GRP PREM WAV		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	2011 GRP PREM WAV		
Project Name/Number:	2011 GRP PREM WAV/		

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	11/24/2010
<b>Bypass Reason:</b>	The certificate of readability was submitted in the situs state and all amendments have a Flesch Score greater than 50.0.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	11/24/2010
<b>Bypass Reason:</b>	Refer to Cover Letter.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	11/24/2010
<b>Bypass Reason:</b>	Refer to Cover Letter.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	11/24/2010
<b>Bypass Reason:</b>	Refer to Cover Letter.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	PPACA Uniform Compliance Summary	Approved-Closed	11/24/2010
<b>Bypass Reason:</b>	Not a PPACA filing.		
<b>Comments:</b>			

<i>SERFF Tracking Number:</i>	<i>ALZM-126885098</i>	<i>State:</i>	<i>Arkansas</i>
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	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	11/24/2010
<b>Comments:</b>		
<b>Attachment:</b>		
Cover Letter - Group Informational.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Third Party Authorization Letter	Approved-Closed	11/24/2010
<b>Comments:</b>		
<b>Attachment:</b>		
Deloitte Authorization Letter - Waiver of Premium.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Policy and Certificate Holder Informational Letter	Approved-Closed	11/24/2010
<b>Comments:</b>		
<b>Attachment:</b>		
Policy and Certificate Holder Informational Letter.pdf		



**Deloitte Consulting LLP**  
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Suite 2800  
Minneapolis, MN 55402  
USA

Tel: 612 397 4000  
Fax: 612 397 4450  
[www.deloitte.com](http://www.deloitte.com)

November 8, 2010

**Re: Allianz Life Insurance Company of North America / NAIC # 90611 / FEIN #41-1366075  
Group Health Filing – PPACA-CERT**

This letter serves to notify you of our intent to issue amendment PPACA-CERT to certain group certificate holders in your state. This amendment will amend a closed block of various health insurance policies, including Medicare supplemental, major medical, and hospital income policies. The purpose of the amendment is to waive 2011 premiums on these certificates while fully retaining all benefits of these forms. We will not attempt to recoup any waived premium.

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Sincerely,

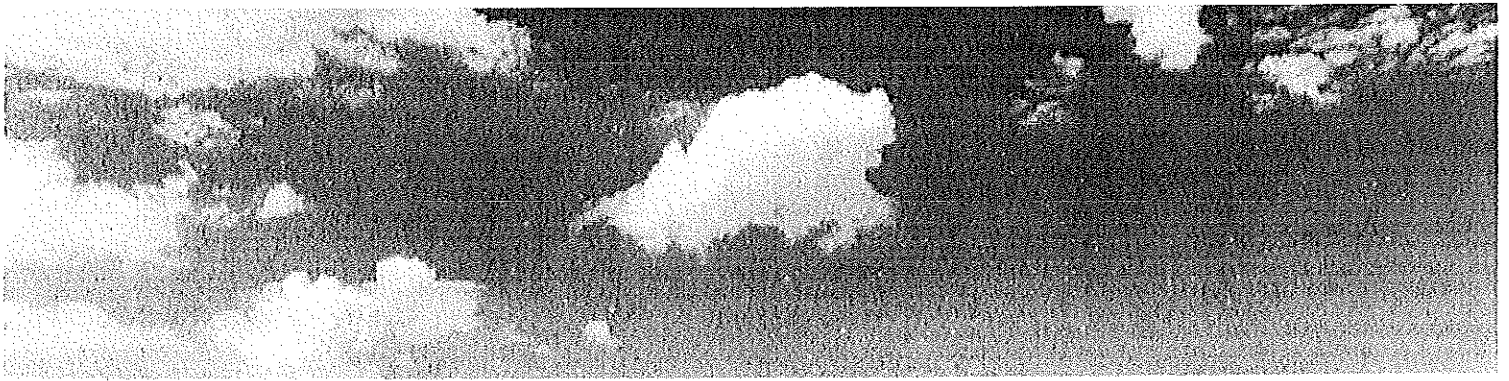
David O. Thoen, FSA, MAAA



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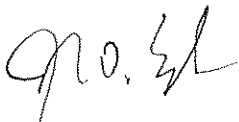
October 27, 2010

To Whom It May Concern:

**RE: Letter of Authorization**

Allianz Life Insurance Company of North America (ALLIANZ) has authorized Deloitte Consulting LLP to submit Accident and Health Policy Form Filings for the Waiver of Premium Amendment on our behalf. This authorization includes filing of the policy forms and any required supporting documentation and information.

Sincerely,



John Esch

VP Actuarial Reporting and Analysis

[Allianz Life Insurance Company  
of North America  
PO Box 59060  
Minneapolis, MN 55459-0060  
800.950.1962]



**IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE POLICY – PLEASE READ CAREFULLY**

[Date]

Re: [Policy Number]

Dear [client name]:

Allianz Life Insurance Company of North America has elected to waive the premiums due in or for calendar year [2011] for your [policy] referenced above (the "[Policy]"). **This waiver of premiums does not change or modify the benefits you are entitled to under the [Policy]. Your [Policy] will not lapse or terminate and benefits will not change during [2011] because you did not pay the waived premiums.**

Because we have elected to waive your premiums, please do not make any further premium payments for [2011]. If you inadvertently later pay all or part of the waived premiums, the payment(s) will be refunded to you. If you have already paid premium due for calendar year [2011], a check for that amount will be sent to you.

All other provisions of your [Policy] remain effective. Your subsequent years' premiums will not go up because we have chosen to waive premiums in or for [2011]. If you have previously taken a tax deduction for payment of your [Policy's] health insurance premiums, and would otherwise continue to be eligible to do so in the future, please note that you will not be able to take a deduction for [2011] since you will not be paying premiums for that year. You may want to consult with your tax advisor in connection with the preparation of your tax returns for [2011].

We have included with this letter an amendment entitled "Amendment [2011]" that contains the terms of the waiver of premiums (the "Amendment"). **The Amendment does not change the terms of the [Policy] other than to waive premiums due in or for calendar year [2011].** The Amendment has been approved by the [State name] Department of Insurance. Please attach the Amendment to your [Policy] and keep it in a safe and secure place.

Sincerely,

Allianz Life Insurance Company of North America